

### Abstract

A business system including, in at least certain embodiments, a magnetic strip card with consumer identifying information encoded thereon, the information identifying a consumer, the consumer desiring to conduct a transaction with a vendor at a vendor location, a host system remote from the vendor location that maintains information about discounts from the vendor, an apparatus at the vendor location for reading the consumer identifying information on the magnetic strip card, the apparatus interconnectible with and able to communicate with the host system for ascertaining any discount of the discounts applicable to the transaction, and apparatus and/or system(s) apart from the magnetic strip card for automatically applying any applicable discount of the discounts related to the transaction at the vendor location for the benefit of the consumer, without consumer selection of any of the applicable discounts and without requiring consumer awareness of any of the applicable discounts.